

EXHIBIT C

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219
1-800-848-9136 Customer Care
1-800-582-0542 TDD / Text Telephone

Notice of Assignment, Sale or Transfer of Servicing Rights



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TRAVIS MICKELSON

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CAMANO ISLAND WA 98282-7390

JUNE 3, 2006

Chase Loan Number: 1915309566

GMAC Loan Number: 0290038725

Dear Valued Customer(s):

JPMorgan Chase Bank, N.A. (Chase) has assumed responsibility for the servicing of your loan from GMAC Mortgage Corporation (GMAC). Chase Home Finance LLC (Chase) performs day-to-day servicing functions for JPMorgan Chase Bank, N.A. and would like to take this opportunity to welcome you to Chase. It is customary in the mortgage industry for loans to be sold and transferred between lending institutions.

You are hereby notified that the servicing of your loan, that is, the right to collect payments from you, is being assigned, sold or transferred from GMAC Mortgage Corporation to JPMorgan Chase Bank, N.A. effective June 16, 2006.

The assignment, sale or transfer of the servicing of your loan does not affect any term or condition of the mortgage documents/security instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is GMAC Mortgage Corporation. If you have any questions relating to the transfer of servicing from your present servicer, please call toll-free or write to:

GMAC Mortgage Corporation
Attn: Customer Care
PO Box 4622
Waterloo IA 50704-4622
1-800-766-4622

Telephone Inquiries/Correspondence:

Your new servicer is JPMorgan Chase Bank, N.A. The address for forwarding correspondence, other than payments, to your new servicer is: JPMorgan Chase Bank, N.A., c/o Chase Home Finance LLC, P.O. Box 24696, Columbus, OH 43224-0696. If you have any questions relating to the transfer of servicing to Chase, please call Chase's Customer Care Department at (800) 848-9136 between 8:00 a.m. and 8:00 p.m., Monday through Friday, Eastern Time. This is a toll-free number.

Payments/Payment Address:

The date that your present servicer will stop accepting payments from you is June 15, 2006. The date that Chase will begin accepting payments from you is June 16, 2006. Send all payments due on or after that date to Chase at the address indicated on the temporary coupon we are providing you. For your convenience, the temporary coupon has been preprinted with your new Chase loan number and payment address. This information is as of April 30, 2006. If you have received a change of payment notice from GMAC, please send the new amount to Chase.

Shortly after you make your payment to Chase you will receive a monthly mortgage statement to be used when remitting subsequent payments. This statement will have important information about your mortgage account.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope.



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If your monthly payment is currently being automatically drafted from your bank account, your account will continue to be drafted for your mortgage payment through our 1-844-554-4444 May Department 3rd Party Draft Delay Notice. Since your payment is electronically drafted, you will begin to receive a quarterly statement from Chase. Timing of notification for payment amount changes, possibly resulting from modifications to the principal balance of your loan, will be provided as part of the quarterly statement or in a separate interim statement, dependant upon the nature of the modifications. These notifications may be sent without regard to the timing of the next scheduled debit.

If you use a bill payment service or government allotment, please notify them of the changes in loan number and payment address.

Insurance:

If you are currently paying accident and health, disability, life or any other type of optional insurance with your mortgage payment, this service will not be continued with Chase.

GMAC will be notifying your hazard insurance company to change the mortgagee clause on your policy(s) to:

Chase Home Finance LLC
PO Box 47020
Doraville GA 30362-7020

Please verify with your insurance agent that this change has been made prior to the expiration of your policy(s).

Year-End Statement:

In January 2007, GMAC will send you a year end statement summarizing your account activity from January 1, 2006 through June 15, 2006. Chase will send you a year end statement reflecting your account activity from June 16, 2006 through December 31, 2006. In order for you to arrive at the total amount of tax and interest paid in 2006 (for reporting to the IRS), it will be necessary for you to combine the figures reported in the two statements.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):


During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" to Chase regarding the servicing of your loan, it must be sent to P.O. Box 24696, Columbus, Ohio 43224-0696.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage document/security instruments.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

Larry Thode
Vice President
Chase Home Finance LLC

